

IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

NADIYA G. CARR

Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant

vs.

No Respondents.

Case No.:19-11225

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

September 25, 2024

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 12/12/2019 and confirmed on 3/2/20 . The case was subsequently Completed  
After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		16,950.00
Less Refunds to Debtor	784.87	
<b>TOTAL AMOUNT OF PLAN FUND</b>		<b>16,165.13</b>

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,500.00	
Trustee Fee	849.90	
Court Ordered Automotive Insurance	0.00	
<b>TOTAL ADMINISTRATIVE FEES</b>		<b>4,349.90</b>

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	LAKEVIEW LOAN SERVICING LLC	0.00	0.00	0.00	0.00
	Acct: 6201				
	*** NONE ***				

Priority					
	REBEKA A SEELINGER ESQ	0.00	0.00	0.00	0.00
	Acct:				
	NADIYA G. CARR	0.00	0.00	0.00	0.00
	Acct:				
	NADIYA G. CARR	784.87	784.87	0.00	0.00
	Acct:				
	SEELINGER LAW CORPORATION	0.00	0.00	0.00	0.00
	Acct:				
	REBEKA A SEELINGER ESQ	3,500.00	3,500.00	0.00	0.00
	Acct:				
	*** NONE ***				

Unsecured					
	CHASE CARD SERVICES**	0.00	0.00	0.00	0.00
	Acct: 3915				
	COMMERCIAL ACCEPTANCE	0.00	0.00	0.00	0.00
	Acct: 792B				
	CONVERGENT OUTSOURCING++	0.00	0.00	0.00	0.00
	Acct: 2777				
	US DEPARTMENT OF EDUCATION - NELN	0.00	0.00	0.00	0.00
	Acct: 3619				
	US DEPARTMENT OF EDUCATION - NELN	0.00	0.00	0.00	0.00
	Acct: 3519				
	FIRST FEDERAL CREDIT CONTROL	0.00	0.00	0.00	0.00
	Acct: 9215				
	CAPITAL ONE NA**	1,596.42	1,596.42	0.00	1,596.42
	Acct: 6030				
	PORTFOLIO RECOVERY ASSOCIATES LLC	611.82	611.82	0.00	611.82
	Acct: 2755				
	PORTFOLIO RECOVERY ASSOCIATES LLC	8,077.27	8,077.27	0.00	8,077.27

19-11225

Page 2 of 2

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 0352				
	PORTFOLIO RECOVERY ASSOCIATES LLC	1,529.72	1,529.72	0.00	1,529.72
	Acct: 7942				
	SPRINT CORP(*)	0.00	0.00	0.00	0.00
	Acct:				
	LVNV FUNDING LLC	0.00	0.00	0.00	0.00
	Acct: 2511				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
	PHILLIP HERNANDEZ	0.00	0.00	0.00	0.00
	Acct:				
	SCOTT COUGHENOUR	0.00	0.00	0.00	0.00
	Acct:				
	DISTRICT COURT	0.00	0.00	0.00	0.00
	Acct:				
	SCOTT AND ASSOCIATES	0.00	0.00	0.00	0.00
	Acct:				
					11,815.23
TOTAL PAID TO CREDITORS					11,815.23

TOTAL CLAIMED  
PRIORITY 0.00  
SECURED 0.00  
UNSECURED 11,815.23

Date: 09/25/2024

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteedpa.com

IN RE:

NADIYA G. CARR

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:19-11225

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

In re:  
Nadiya G. Carr  
Debtor

Case No. 19-11225-JCM  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

Page 1 of 3

Date Rcvd: Sep 26, 2024

Form ID: pdf900

Total Noticed: 18

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 28, 2024:

Recip ID	Recipient Name and Address
db	+ Nadiya G. Carr, 5611 Kuhl Rd, Erie, PA 16510-4708
15170492	+ Phillip Hernandez, 24 Deer Creek Rd, Pomona, CA 91766-4934
15170494	#+ Scott & Associates, P.C., 6 Kacey Court, Suite 203, Mechanicsburg, PA 17055-9237
15170497	+ The Honorable Susan Strohmeier, 9333 Tate Road, Suite 109, Erie, PA 16509-6055

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/PDF: resurgentbknofications@resurgent.com	Sep 27 2024 00:54:45	LVNV Funding LLC, c/o Resurgent Capital Services, P.O. Box 10587, Greenville, SC 29603-0587
15184009	Email/PDF: bncnotices@becket-lee.com	Sep 27 2024 00:44:35	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15170486	+ Email/Text: dylan.succa@commercialacceptance.net	Sep 27 2024 00:00:00	Commercial Acceptance Company, 2300 Gettysburg Road, Suite 102, Camp Hill, PA 17011-7303
15170487	+ Email/Text: convergent@ebn.phinsolutions.com	Sep 27 2024 00:01:05	Convergent Outsourcing, Inc., Attn: Bankruptcy, Po Box 9004, Renton, WA 98057-9004
15170488	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Sep 27 2024 00:01:00	Department of Education/Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505
15170489	Email/Text: rj@ffcc.com	Sep 27 2024 00:00:00	First Federal Credit Control, Attn: Bankruptcy, 24700 Chagrin Blvd, Ste 205, Cleveland, OH 44122
15170485	Email/PDF: ais.chase.ebn@aisinfo.com	Sep 27 2024 00:03:42	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
15170490	+ Email/Text: PBNCNotifications@peritussservices.com	Sep 27 2024 00:00:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
15199729	Email/PDF: resurgentbknofications@resurgent.com	Sep 27 2024 00:26:08	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15202973	^ MEBN	Sep 26 2024 23:50:37	Lakeview Loan Servicing, LLC, PO Box 840, Buffalo, NY 14240-0840
15170491	Email/Text: camanagement@mtb.com	Sep 27 2024 00:01:00	M & T Bank, Attn: Bankruptcy, Po Box 844, Buffalo, NY 14240

District/off: 0315-1

User: auto

Page 2 of 3

Date Rcvd: Sep 26, 2024

Form ID: pdf900

Total Noticed: 18

15170493	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Sep 27 2024 00:43:51	Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Blvd, Norfolk, VA 23502
15182150	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Sep 27 2024 00:26:27	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15170496	+ Email/PDF: ais.tmobile.ebn@aisinfo.com Sep 27 2024 00:03:56	Sprint, PO Box 4191, Carol Stream, IL 60197-4191

TOTAL: 14

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		LakeView Loan Servicing, LLC
15170499	*+	Commercial Acceptance Company, 2300 Gettysburg Road, Suite 102, Camp Hill, PA 17011-7303
15170500	*+	Convergent Outsourcing, Inc., Attn: Bankruptcy, Po Box 9004, Renton, WA 98057-9004
15170501	*+	Department of Education/Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505
15170502	*P++	FIRST FEDERAL CREDIT CONTROL INC, 24700 CHAGRIN BLVD, SUITE 205, BEACHWOOD OH 44122-5630, address filed with court:, First Federal Credit Control, Attn: Bankruptcy, 24700 Chagrin Blvd, Ste 205, Cleveland, OH 44122
15170498	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
15170503	*+	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
15170504	*P++	M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307, address filed with court:, M & T Bank, Attn: Bankruptcy, Po Box 844, Buffalo, NY 14240
15170506	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Blvd, Norfolk, VA 23502
15170505	*+	Phillip Hernandez, 24 Deer Creek Rd, Pomona, CA 91766-4934
15170507	*+	Scott & Associates, P.C., 6 Kacey Court, Suite 203, Mechanicsburg, PA 17055-9237
15170508	*+	Scott Coughenour, 10322 Sampson Road, Waterford, PA 16441-7402
15170509	*+	Sprint, PO Box 4191, Carol Stream, IL 60197-4191
15170510	*+	The Honorable Susan Strohmeier, 9333 Tate Road, Suite 109, Erie, PA 16509-6055
15170495	##+	Scott Coughenour, 10322 Sampson Road, Waterford, PA 16441-7402

TOTAL: 1 Undeliverable, 13 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 28, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 25, 2024 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor LakeView Loan Servicing LLC dcarlon@kmlawgroup.com
Office of the United States Trustee	ustregion03.pi.ecf@usdoj.gov

District/off: 0315-1

User: auto

Page 3 of 3

Date Rcvd: Sep 26, 2024

Form ID: pdf900

Total Noticed: 18

Rebeka Seelinger

on behalf of Debtor Nadiya G. Carr rebeka@seelingerlaw.com

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

TOTAL: 4